

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	) Bankruptcy No. 17-21086 CMB
Edward T. McGrath and	)
Sandra L. McGrath,	) Chapter 13
Debtors,	)
Edward T. McGrath and	) Hearing Date: 04/11/18 @ 11:00 a.m.
Sandra L. McGrath,	)
Movants,	) Response Due: 03/23/18
v.	)
Southwest Communities FCU,	) Related to:
Respondent.	) Document No. 100

ENTERED BY DEFAULT  
ORDER OF COURT

AND NOW, this 5th day of April, 2018, on motion of the Debtors,  
it is hereby **ORDERED** that the Loan Modification Agreement between Southwest  
Communities FCU and the Debtors is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$106,375.77 (the "New Principal Balance").
- B. **Interest Rate:** The Debtors promise to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 4.15% for the life of Debtors' modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$517.28. The itemized breakdown of the total monthly payment is as follows:
  - i. Principal and Interest portion of payment = \$517.28.
  - ii. Tax and Insurance portion of payment = \$0.00.
- E. **Payment Term:** The first New Monthly Payment will be due on March 1, 2018, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on June 1, 2047.

IT IS ORDERED, that all other terms of the Loan Modification Agreement are approved;

**IT IS ORDERED**, that the executed Home Affordable Loan Modification Agreement is  
approved.

**By the Court,**

A handwritten signature in black ink, appearing to read 'Carlota M. Böhm', written over a horizontal line.

**Honorable Carlota M. Böhm  
United States Bankruptcy Judge**

FILED  
4/5/18 4:42 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Edward T. McGrath  
Sandra McGrath  
DebtorsCase No. 17-21086-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
Form ID: pdf900Page 1 of 2  
Total Noticed: 1

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.  
db/jdb +Edward T. McGrath, Sandra McGrath, 75 Linshaw Ave., Pittsburgh, PA 15205-2048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Edward T. McGrath dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
David Z. Valencik on behalf of Joint Debtor Sandra McGrath dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
David Z. Valencik on behalf of Plaintiff Sandra McGrath dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
David Z. Valencik on behalf of Plaintiff Edward McGrath dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
Donald R. Calaiaro on behalf of Joint Debtor Sandra McGrath dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor Edward T. McGrath dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
Edward T. Harvey on behalf of Creditor SouthWest Communities Federal Credit Union, formerly known as UES Community Federal Credit Union eharvey@hrsllaw.com, dscott@hrsllaw.com  
James Warmbrodt on behalf of Defendant Fifth Third Bank, N.A. bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Montour School District jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Ingram jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com  
Laura M. McCurdy on behalf of Creditor Montour School District c/o Weiss Burkardt Kramer, LLC. lmccurdy@wbklegal.com  
Laurence A. Mester on behalf of Defendant Capital One Auto Finance lmester@mesterschwartz.com, jottinger@mesterschwartz.com; jschwartz@mesterschwartz.com  
Mary F. Kennedy on behalf of Defendant Fifth Third Bank, N.A. mary@javardianlaw.com, tami@javardianlaw.com  
Mary F. Kennedy on behalf of Creditor Fifth Third Bank, an Ohio Banking Corporation mary@javardianlaw.com, tami@javardianlaw.com  
Michael Kaminski on behalf of Plaintiff Edward McGrath mkaminski@c-vlaw.com, jadam@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
Michael Kaminski on behalf of Plaintiff Sandra McGrath mkaminski@c-vlaw.com, jadam@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

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User: kthe  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Apr 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 22